

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: TRACY L. DAUBERT	§	Case No. 1:16-bk-00946
THOMAS E DAUBERT, JR.	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/09/2016.
- 2) The plan was confirmed on 02/01/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/08/2021.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,915.00.
- 10) Amount of unsecured claims discharged without full payment: \$103,417.52.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 18,585.00	
Less amount refunded to debtor(s)	\$ 885.00	
<b>NET RECEIPTS</b>		<b>\$ 17,700.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,203.39	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,203.39</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD J JULIUS ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
NORTHWEST BANK	Uns	0.00	4,690.42	4,690.42	235.96	0.00
PSECU	Uns	20,807.15	20,807.15	20,807.15	1,046.74	0.00
PSECU	Sec	27,812.00	9,964.35	0.00	0.00	0.00
PSECU	Uns	5,711.24	5,562.65	0.00	132.27	0.00
PSECU	Uns	18,675.46	18,675.46	18,675.46	939.50	0.00
QUANTUM3 GROUP, LLC	Uns	1,516.76	1,617.33	1,617.33	81.37	0.00
MIDLAND CREDIT MGMT;	Uns	981.00	1,135.05	1,135.05	57.10	0.00
NAVIENT SOLUTIONS, INC	Uns	29,719.58	30,333.24	30,333.24	1,525.97	0.00
QUANTUM3 GROUP, LLC	Uns	1,677.79	1,683.37	1,683.37	84.69	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	1,790.03	1,790.03	90.05	0.00
QUANTUM3 GROUP, LLC	Uns	1,040.42	1,118.59	1,118.59	56.28	0.00
QUANTUM3 GROUP, LLC	Uns	890.31	961.20	961.20	48.36	0.00
BECKET & LEE	Uns	273.65	407.28	407.28	20.49	0.00
WELLS FARGO	Uns	521.37	503.83	503.83	25.34	0.00
PORTFOLIO RECOVERY	Uns	1,118.52	985.89	985.89	49.60	0.00
PORTFOLIO RECOVERY	Uns	2,606.80	2,785.68	2,785.68	140.14	0.00
SOUTHWEST REWARDS/CHASE	Uns	5,313.24	3,300.00	3,300.00	166.02	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LINDA LEFFLER	Uns	0.00	2,000.00	2,000.00	100.62	0.00
LINDA PUNCH	Uns	0.00	7,500.00	7,500.00	377.30	0.00
XCEED FINANCIAL CREDIT UNION	Uns	0.00	5,149.81	5,149.81	259.07	0.00
XCEED FINANCIAL CREDIT UNION	Uns	0.00	5,542.54	5,542.54	278.82	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	41,750.58	41,750.58	2,100.34	0.00
MIDFIRST BANK	Sec	185,700.00	182,963.22	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	4,500.00	2,990.33	2,990.33	2,990.33	0.00
CITY OF LANSING	Sec	2,051.39	2,051.39	0.00	0.00	0.00
CITY OF LANSING	Sec	1,670.47	1,670.47	0.00	0.00	0.00
INGHAM COUNTY TREASURER	Sec	0.00	2,690.25	2,690.25	2,690.25	0.00
LARRY PUNCH	Sec	28,000.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DIS	Sec	5,000.00	NA	NA	0.00	0.00
ARLINGTON GROUP	Uns	30.00	NA	NA	0.00	0.00
BOARD OF WATER AND LIGHT	Uns	89.59	NA	NA	0.00	0.00
COMCAST	Uns	483.59	NA	NA	0.00	0.00
COMENITY BANK	Uns	1,461.84	NA	NA	0.00	0.00
EDEN GLEN	Uns	730.00	NA	NA	0.00	0.00
MEDICAL	Uns	4,343.62	NA	NA	0.00	0.00
PPL	Uns	335.05	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Uns	16,221.25	NA	NA	0.00	0.00
UGI	Uns	124.32	NA	NA	0.00	0.00
UNITED WATER	Uns	74.55	NA	NA	0.00	0.00
USPS DISBURSING OFFICE	Uns	2,732.40	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Uns	195.13	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,690.25	\$ 2,690.25	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 2,690.25	\$ 2,690.25	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,990.33	\$ 2,990.33	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 2,990.33	\$ 2,990.33	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 152,737.45	\$ 7,816.03	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,203.39	
Disbursements to Creditors	\$ 13,496.61	
<b>TOTAL DISBURSEMENTS:</b>		\$ 17,700.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/02/2021

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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